

REGENT BANCORP, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 2891006	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$411	\$344	-16.1%	
Loans	\$317	\$287	-9.7%	
Construction & development	\$12	\$18	51.2%	
Closed-end 1-4 family residential	\$86	\$61	-28.6%	
Home equity	\$2	\$4	157.8%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-17.5%	
Commercial & Industrial	\$36	\$30	-16.8%	
Commercial real estate	\$133	\$128	-4.0%	
Unused commitments	\$24	\$38	60.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$27	\$25	-10.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$25	\$11	-55.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$16	\$9	-44.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$14	\$7	-49.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$371	\$319	-14.1%	
Deposits	\$353	\$306	-13.3%	
Total other borrowings	\$10	\$5	-50.0%	
FHLB advances	\$10	\$5	-50.0%	
Equity				
Equity capital at quarter end	\$40	\$26	-35.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.6%	6.9%	--	
Tier 1 risk based capital ratio	10.3%	9.7%	--	
Total risk based capital ratio	11.5%	11.0%	--	
Return on equity ¹	1.7%	-169.9%	--	
Return on assets ¹	0.2%	-15.2%	--	
Net interest margin ¹	4.3%	4.0%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	45.8%	49.5%	--	
Loss provision to net charge-offs (qtr)	44.0%	227.0%	--	
Net charge-offs to average loans and leases ¹	2.1%	2.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	35.9%	22.2%	3.1%	9.4%
Closed-end 1-4 family residential	5.1%	6.0%	0.1%	0.5%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	1.2%	24.9%	0.4%	0.0%
Commercial real estate	2.1%	2.4%	0.8%	0.1%
Total loans	4.6%	6.9%	0.5%	0.8%